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Aaron Klein is the former CEO of Nitrogen and now the founder of Contio.
Courtesy photo

How tech for better meetings could turn advisors 'superhuman'
By Rob Burgess
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When Aaron Klein stepped away from the leadership of the company he helped start, it was not as if he had a shortage of things to occupy his time.

Klein was the founding CEO of growth platform Riskalyze, which he describes as starting in his basement in 2011. Hg Capital became its majority owner in 2021, and the firm rebranded to Nitrogen in May 2023. Klein handed over the reins in December 2023 to current CEO Dan Zitting but remained on Nitrogen's board of directors. The following month, he joined wealth management platform Fynancial as a strategic advisor. And the month after that, he joined consultancy the Ezra Group as an executive in residence.

On top of all that, Aaron and his wife, Cacey, are parents to three children adopted from South Korea and Ethiopia. He also sits on the board of the nonprofit think tank Mountain States Policy Center.

But it was an idea he first had years ago that led to his launch of Contio, or, as he puts it, "the company on a mission to kill broken meetings."

Klein took the time to speak with Financial Planning about what sparked the idea for his new company, what the future of AI in wealth management looks like and much more.

This interview has been lightly edited for clarity and length.

Financial Planning: What was the impetus for starting this company? Was there a particular meeting that just broke your brain?

Aaron Klein: I do have this distinct memory of, sometime in 2018, having a day of back-to-back-to-back-to-back meetings, and looking over at my chief of staff and saying, "There's got to be a better way." Every one of these meetings had an agenda in a different place, notes in different spots, a document we want to talk about that's somewhere else.

We have these well-defined apps where we manage our conversations; we call that email. We manage our appointments; we call that the calendar. We manage our to-do list; we call that task management or project management software.

There's no app to manage meetings. That was the genesis.

What was interesting is I didn't have any time to think about that. I scribbled down a few things in my notebook, but I was a little busy. It wasn't until I was on my year off the bullet train that I started down the maze of that idea. It struck me that the AI age was upon us, and yet AI note-takers are only making the problem worse. They haven't actually solved the problem.

We need to make the meeting more effective. AI can do a lot of the work. When you and I have a great meeting, it's because somebody has put a lot of time and effort into preparation. Our theory is that we can get AI to do about 95% of that work for us and end up with way better meetings overall.

FP: I've spoken to many advisors who say they find a lot of value in AI note-takers, particularly ones like Jump and Zocks. What specifically is it that those aren't doing that you're aiming to do?

AK: The best feature of a note-taker is that you can be more engaged in the meeting because you don't have to stress about taking notes. During the meeting, that's super useful.

My issue is they started in the wrong place. That's a clear place to end up, but what we need to do first is fix what goes on in the meetings. Then we're capturing something that is far better and more actionable.

FP: These meetings are going to contain a lot of sensitive client data. How would your company protect that as you bring AI into the picture?

AK: That's a huge problem in the AI space. Most of these products, if you dig deep, are shipping your most secure data over the wire to a third-party AI service and their API. I think that's nerve-wracking. It should be nerve-wracking for more people.

We've built a secure AI architecture where the data of our customers never leaves our secure cloud environment. We never allow any customer data to get transmitted across the wire via API to third-party AI services.

This is not me trying to accuse anybody of anything, but if you listen to the interviews with these big, foundational AI companies, what they all say is, "We are running out of data to train the next generation of models. We don't have enough data to train [OpenAI's] GPT-5 and [Google] Gemini 3." I find it concerning when they say, "Oh, sure, you can be on an enterprise contract, and we won't use the data you send us over our API to train these models." But then in the other breath, they're talking about how they're desperate for more data. That's a big risk for a lot of firms. We built the secure AI architecture. We're running all the models on our secure cloud environment. It's a lot of work. It's much harder technically, but it gives us a big leg up over the way everybody else is doing things.

FP: Overall, where do you see the future of the wealth management industry heading, especially since AI is starting to move from the back office to the front in things like financial planning and client communications?

AK: What are the best ways that we can give financial advisors superhuman powers to serve their clients? I talked to one large group of advisors not that long ago, and I said, "Think of it this way: However many hours a week you spend working right now, slice that somewhere between the hours you spend engaged with clients and the hours that you spend doing everything else, preparing for the meeting with the client, implementing the stuff from the meeting with the client and doing all the other work that it takes to run your business. What AI is going to do is dramatically shrink the amount of time it

takes for you to do that latter slice and dramatically expand the amount of time that you have to meet with clients and everything."

Some advisors are going to take on more clients. Maybe fees will come down. What's more likely is that the minimums are going to come down. We're going to expand access to more people getting access to financial advice. So advisors are going to work fewer hours, and they're going to have a nicer quality of life themselves. We'll get to a new normal that makes a lot of sense, and it's going to be a great world. A lot of this busy work that is happening is going to go away.

You look at AI and financial planning — what is it that they're taking away? It's not the advisor. It's not the planning. It's all the manual data entry work.

The AI-equipped advisor is faster, smarter and more effective. That's what I mean when I say superhuman capabilities. That's what I believe AI is going to do for people across the world, and especially for financial advisors.